

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

TRACEY L. SAPKO

Debtor(s)

Case No. 13-22107JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/14/2013.
- 2) The plan was confirmed on 07/26/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/26/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/20/2018.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,915.00.
- 10) Amount of unsecured claims discharged without payment: \$350,114.54.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$84,040.40
Less amount refunded to debtor	\$937.75

NET RECEIPTS: **\$83,102.65**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,280.69
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,180.69**

Attorney fees paid and disclosed by debtor: \$1,800.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS BANK FSB	Unsecured	6,385.00	6,385.23	6,385.23	0.00	0.00
ARROW FINANCIAL SERVICES++	Unsecured	10,506.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC - ASSIGNEE	Unsecured	26,252.00	29,202.71	29,202.71	0.00	0.00
ASSET ACCEPTANCE LLC ASSIGNEE	Unsecured	35,160.00	36,126.94	36,126.94	0.00	0.00
BANK OF AMERICA**	Secured	125,000.00	126,698.17	0.00	64,557.14	0.00
BANK OF AMERICA**	Secured	0.00	2,759.94	2,759.94	2,759.94	0.00
CAPITAL ONE(*)	Unsecured	5,563.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	3,025.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	20,042.00	20,294.52	20,294.52	0.00	0.00
CITIBANK NA(*)	Unsecured	6,022.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	1,671.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	9,550.00	5,866.51	5,866.51	0.00	0.00
DYCK O NEAL INC*	Unsecured	13,368.00	NA	NA	0.00	0.00
FOCUS RECEIVABLES MANAGEMEN	Unsecured	2,626.00	NA	NA	0.00	0.00
GE CAPITAL/HOME DEPOT++	Unsecured	1,346.00	NA	NA	0.00	0.00
GECC/ LOWE'S++	Unsecured	4,419.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	20,042.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	5,576.67	5,576.67	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	7,195.00	7,208.40	7,208.40	7,208.40	0.00
LVNV FUNDING LLC	Unsecured	3,128.00	10,505.49	10,505.49	0.00	0.00
LVNV FUNDING LLC	Unsecured	3,944.00	3,943.38	3,943.38	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	3,239.00	2,802.65	2,802.65	0.00	0.00
M & T BANK	Unsecured	5,989.00	19,135.71	19,135.71	0.00	0.00
M & T BANK	Unsecured	15,203.00	18,357.82	18,357.82	0.00	0.00
M & T BANK/CREDIT CORP	Unsecured	12,998.00	NA	NA	0.00	0.00
MEDICREDIT CORP	Unsecured	2,157.00	NA	NA	0.00	0.00
NORTHLAND GROUP INC.	Unsecured	3,511.00	NA	NA	0.00	0.00
OLD REPUBLIC INSURANCE CO	Unsecured	41,215.00	41,494.34	41,494.34	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	242.81	242.81	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	0.00	325.97	325.97	325.97	0.00
PA DEPARTMENT OF REVENUE*	Secured	3,200.00	2,885.16	2,885.16	2,885.16	185.35

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PNC BANK FORMERLY NATIONAL C	Unsecured	10,329.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	13,887.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	803.00	802.77	802.77	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Secured	19,000.00	19,854.95	0.00	0.00	0.00
UPP - UNIVERSITY OF PITTSBURGH I	Unsecured	NA	106.99	106.99	0.00	0.00
WELTMAN WEINBERG & REIS CO LP	Unsecured	37,800.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$64,557.14	\$0.00
Mortgage Arrearage	\$2,759.94	\$2,759.94	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$2,885.16	\$2,885.16	\$185.35
TOTAL SECURED:	\$5,645.10	\$70,202.24	\$185.35
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,534.37	\$7,534.37	\$0.00
TOTAL PRIORITY:	\$7,534.37	\$7,534.37	\$0.00
GENERAL UNSECURED PAYMENTS:	\$200,844.54	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,180.69</u>	
Disbursements to Creditors	<u>\$77,921.96</u>	
TOTAL DISBURSEMENTS :		<u>\$83,102.65</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/26/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.